

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ANTHONY DOWDELL
BEATRIZ DOWDELL
Debtor(s)

Case No. 16-14051

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/25/2016.
- 2) The plan was confirmed on 07/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/19/2017.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$27,590.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$27,590.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,430.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,276.45
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,706.45

Attorney fees paid and disclosed by debtor: \$570.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	734.00	734.27	734.27	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	709.00	709.36	709.36	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	661.00	675.06	675.06	0.00	0.00
CAVALRY SPV I LLC	Unsecured	969.00	696.44	696.44	0.00	0.00
Choice Recovery	Unsecured	15.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SERV	Unsecured	0.00	NA	NA	0.00	0.00
CUSTOM COLLECTION SERVICES INC	Unsecured	167.00	261.06	261.06	0.00	0.00
CUSTOM COLLECTION SERVICES INC	Unsecured	94.00	NA	NA	0.00	0.00
EXETER FINANCE CORP	Secured	9,000.00	15,535.91	15,270.00	4,170.92	643.83
EXETER FINANCE CORP	Unsecured	6,270.00	NA	265.91	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	47,142.15	47,142.15	12,784.64	1,415.31
INTERNAL REVENUE SERVICE	Secured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	13,775.00	3,851.00	3,851.00	138.40	0.00
INTERNAL REVENUE SERVICE	Priority	16,627.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	11,092.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	5,629.00	NA	NA	0.00	0.00
JAIMIE WILLIAMS	Unsecured	15,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	305.29	305.29	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	612.00	612.22	612.22	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	608.00	608.08	608.08	0.00	0.00
KOMYATTE & ASSOC.	Unsecured	433.00	NA	NA	0.00	0.00
LINCARE INC	Unsecured	546.94	NA	NA	0.00	0.00
Lucas Holcomb & Medrea	Unsecured	50.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	706.00	706.89	706.89	0.00	0.00
MIDLAND FUNDING	Unsecured	945.00	NA	NA	0.00	0.00
PATHOLOGY CONSULTANTS INC	Unsecured	84.00	84.65	84.65	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	601.00	600.81	600.81	0.00	0.00
SENEX SERVICES	Unsecured	300.00	300.00	300.00	0.00	0.00
SENEX SERVICES	Unsecured	204.00	NA	NA	0.00	0.00
SENEX SERVICES	Unsecured	202.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SENEX SERVICES	Unsecured	75.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	130,666.00	171,172.48	198,766.58	0.00	0.00
SPECIALIZED LOAN SERVICING LLC	Secured	NA	27,594.10	27,594.10	3,730.45	0.00
SPECIALIZED LOAN SERVICING LLC	Unsecured	44,980.00	NA	NA	0.00	0.00
TRUST REC SV	Unsecured	300.00	NA	NA	0.00	0.00
TRUST REC SV	Unsecured	204.00	NA	NA	0.00	0.00
US Dept of Education	Unsecured	NA	1,226.36	1,226.36	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$198,766.58	\$0.00	\$0.00
Mortgage Arrearage	\$27,594.10	\$3,730.45	\$0.00
Debt Secured by Vehicle	\$15,270.00	\$4,170.92	\$643.83
All Other Secured	\$47,142.15	\$12,784.64	\$1,415.31
TOTAL SECURED:	\$288,772.83	\$20,686.01	\$2,059.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,851.00	\$138.40	\$0.00
TOTAL PRIORITY:	\$3,851.00	\$138.40	\$0.00
GENERAL UNSECURED PAYMENTS:	\$7,786.40	\$0.00	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$4,706.45</u>	
Disbursements to Creditors	<u>\$22,883.55</u>	
TOTAL DISBURSEMENTS :		<u>\$27,590.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/22/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.